OCT 3.1 2007



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Examiner Beth Van Doren

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FROM

NAME:

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James R. Miner, Reg. No. 40,444

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MESSAGE

Attached please find the following regarding U.S. Patent Application No. 10/022,438:

- 1. Information Disclosure Statement and Form PTO/SB/08B (2 pages);
- 2. Certificate of Transmission (1 page); and
- 3. Fax Cover Sheet (1 page).

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52493.000230

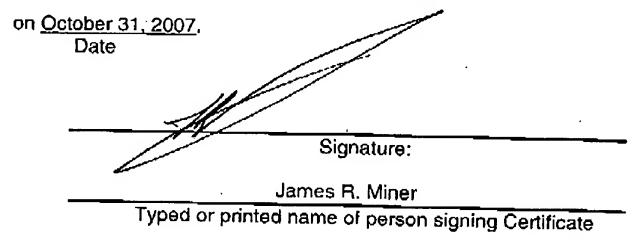
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Attorney Docket No. 52493.000230 Application Serial No: 10/022,438

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OCT 3.1 2007

PATENT: 10/022,438 ATTORNEY DOCKET: 52493,000230

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

10/022,438

Confirmation No.:

5099

Applicant

Allison Stoltz

Filed

December 20, 2001

Title

SYSTEM AND METHOD FOR RISK ASSESSMENT

TC/Art Unit

3623

Examiner:

Both Van Doren

Docket No.

52493.000230

Customer No.

21967

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97, and 1.98, Applicant respectfully requests consideration of the reference listed on the attached Form PTO/SB/08B. Applicant respectfully requests that the Examiner consider the references cited on the Form PTO/SB/08B and that the Examiner indicate that the reference has been considered in this application by returning a copy of the Form PTO/SB/08B with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action and further to the filing of an RCE. Accordingly, no fees are believed due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: /0/31/07

By:

Registration No. 40,444

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